Lincoln Heritage Life Insurance Company 4343 East Camelback Road Phoenix, AZ 85018

Consumer Service Telephone No. 1-800-438-7180

Form No. MS-COREWI First-Year Commission: 23.5%

Health History Requested: Limited Waiting Period: None

Annual	Premium - B	asic Policy	Annual	Annual Premium - All Options		
Area (First 3 digits of zip code) Zip Codes 530-532, 534			•	Area (First 3 digits of zip code) Zip Codes 530-532, 534		
Age	Age Male Female		Age	Male	Female	
Under 65	\$2,053.00	\$1,785.00	Under 65	\$2,850.00	\$2,492.00	
65	1,289.00	1,120.00	65	1,836.00	1,601.00	
70	1,461.00	1,271.00	70	2,058.00	1,804.00	
75	1,722.00	1,498.00	75	2,406.00	2,108.00	
80	1,918.00	1,667.00	80	2,672.00	2,334.00	
Zip Codes Rest of State		Zip (Codes Rest	of State		
Under 65	\$1,729.00	\$1,503.00	Under 65	\$2,403.00	\$2,101.00	
65	1,086.00	943.00	65	1,540.00	1,350.00	
70	1,230.00	1,070.00	70	1,647.00	1,520.00	
75	1,450.00	1,262.00	75	1,942.00	1,778.00	
80	1,615.00	1,404.00	80	2,253.00	1,967.00	

Premiums are based on **attained** age, **standard** rates. There is a different premium for each age between 65 and 80.

Annual Premium - Optional Benefits

Part A Deductible (\$876):

Zip Codes 530-532, 534			Zip C	Zip Codes Rest of State		
Age	Male	Female	Age	Male	Female	
Under 65	\$431.00	\$375.00	Under 65	\$363.00	\$316.00	
65	271.00	235.00	65	228.00	198.00	
70	307.00	267.00	70	258.00	225.00	
75	362.00	315.00	75	305.00	266.00	
80	403.00	350.00	80	339.00	294.00	

Lincoln Heritage Life Insurance Company (Standard Rates Cont'd.)

Part B Deductible (\$100):

Zip Codes 530-532, 534 Zip Codes Rest of State \$100.00 for all ages \$86.00 for all ages

Part B Excess Charges:

Zip Codes 530-532, 534

Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$111.00	\$97.00	Under 65	\$94.00	\$82.00
65	69.00	61.00	65	58.00	51.00
70	79.00	69.00	70	66.00	58.00
75	92.00	82.00	75	78.00	69.00
80	104.00	90.00	80	87.00	76.00

Additional Home Health Visits:

Zip Codes 530-532, 534

Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$88.00	\$77.00	Under 65	\$74.00	\$65.00
65	65.00	48.00	65	47.00	41.00
70	63.00	55.00	70	53.00	46.00
75	74.00	65.00	75	62.00	54.00
80	84.00	72.00	80	70.00	61.00

Foreign Travel:

Zip Codes 530-532, 534 Zip Codes Rest of State

 Male
 Female
 Male
 Female

 \$42.00 - \$67.00
 \$37.00 - \$58.00
 \$35.00 - \$57.00
 \$31.00 - \$49.00

Catastrophic Prescription Drugs: In basic policy—80% of charges over \$6,250.00

Lincoln Heritage Life Insurance Company 4343 East Camelback Road Phoenix, AZ 85018

Consumer Service Telephone No. 1-800-438-7180

Form No. MS-COREWI First-Year Commission: 23.5%

Health History Requested: Limited Waiting Period: None

Annual Premium - Basic Policy			Annual Premium - All Options			
Area (First 3 digits of zip code) Zip Codes 530-532, 534			Area (First 3 digits of zip code) Zip Codes 530-532, 534			
/lale Fem	ale	Age	Male	Female		
48.00 \$1,607	7.00 l	Jnder 65	\$2,570.00	\$2,252.00		
60.00 1,008	3.00	65	1,654.00	1,451.00		
16.00 1,144	1.00	70	1,863.00	1,633.00		
49.00 1,348	3.00	75	2,076.00	1,905.00		
26.00 1,500	0.00	80	2,414.00	2,110.00		
Zip Codes Rest of State		Zip C	odes Rest o	f State		
56.00 \$1,354	l.00	Jnder 65	\$2,171.00	\$1,900.00		
77.00 849	0.00	65	1,396.00	1,223.00		
08.00 963	3.00	70	1,571.00	1,377.00		
05.00 1,135	5.00	75	1,835.00	1,607.00		
54.00 1,263	3.00	80	2,035.00	1,779.00		
	digits of zip coes 530-532, 534 Male Fem 48.00 \$1,607 60.00 1,008 1,008 1,348 26.00 1,500 8 Rest of State 56.00 \$1,354 77.00 849 963 05.00 1,135	digits of zip code) 5 530-532, 534 Male Female 48.00 \$1,607.00 60.00 1,008.00 16.00 1,144.00 49.00 1,348.00 26.00 1,500.00 S Rest of State 56.00 \$1,354.00 77.00 849.00 08.00 963.00 05.00 1,135.00	digits of zip code) Area (Fir Zip Code) 6 530-532, 534 Zip Code) Male Female Age 48.00 \$1,607.00 Under 65 60.00 1,008.00 65 16.00 1,144.00 70 49.00 1,348.00 75 26.00 1,500.00 80 S Rest of State Zip Code 56.00 \$1,354.00 Under 65 77.00 849.00 65 08.00 963.00 70 05.00 1,135.00 75	digits of zip code) Area (First 3 digits of zip code) 5 530-532, 534 Zip Codes 530-53 Male Female Age Male 48.00 \$1,607.00 Under 65 \$2,570.00 60.00 1,008.00 65 1,654.00 16.00 1,144.00 70 1,863.00 49.00 1,348.00 75 2,076.00 26.00 1,500.00 80 2,414.00 3 Rest of State Zip Codes Rest of State Under 65 \$2,171.00 56.00 \$1,354.00 0 65 1,396.00 77.00 849.00 65 1,396.00 08.00 963.00 70 1,571.00 05.00 1,135.00 75 1,835.00		

Premiums are based on **attained** age, **preferred** rates. There is a different premium for each age between 65 and 80.

Annual Premium - Optional Benefits

Zip Codes Rest of State

Part A Deductible (\$876):

Zip Codes 530-532, 534

Age	Male	Female	Age	Male	Female
Under 65	\$389.00	\$337.00	Under 65	\$327.00	\$284.00
65	244.00	212.00	65	206.00	178.00
70	276.00	240.00	70	233.00	202.00
75	325.00	282.00	75	274.00	238.00
80	363.00	315.00	80	306.00	266.00

Lincoln Heritage Life Insurance Company (Preferred Rates Cont'd.)

Part B Deductible (\$100):

Zip Codes 530-532, 534 Zip Codes Rest of State \$100.00 for all ages \$86.00 for all ages

Part B Excess Charges:

Zip Codes 530-532, 534 Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$100.00	\$86.00	Under 65	\$84.00	\$73.00
65	63.00	55.00	65	53.00	46.00
70	71.00	62.00	70	60.00	52.00
75	84.00	73.00	75	70.00	62.00
80	93.00	82.00	80	78.00	69.00

Additional Home Health Visits:

Zip Codes 530-532, 534 Zip Codes Rest of State

Age	Male	Female	Age	Male	Female
Under 65	\$81.00	\$69.00	Under 65	\$68.00	\$58.00
65	49.00	44.00	65	42.00	37.00
70	57.00	49.00	70	48.00	42.00
75	67.00	58.00	75	57.00	49.00
80	75.00	65.00	80	63.00	54.00

Foreign Travel:

Zip Codes 530-532, 534 Zip Codes Rest of State

 Male
 Female
 Male
 Female

 \$38.00 - \$60.00
 \$32.00 - \$53.00
 \$32.00 - \$50.00
 \$27.00 - \$45.00

Catastrophic Prescription Drugs: In basic policy—80% of charges over \$6,250.00